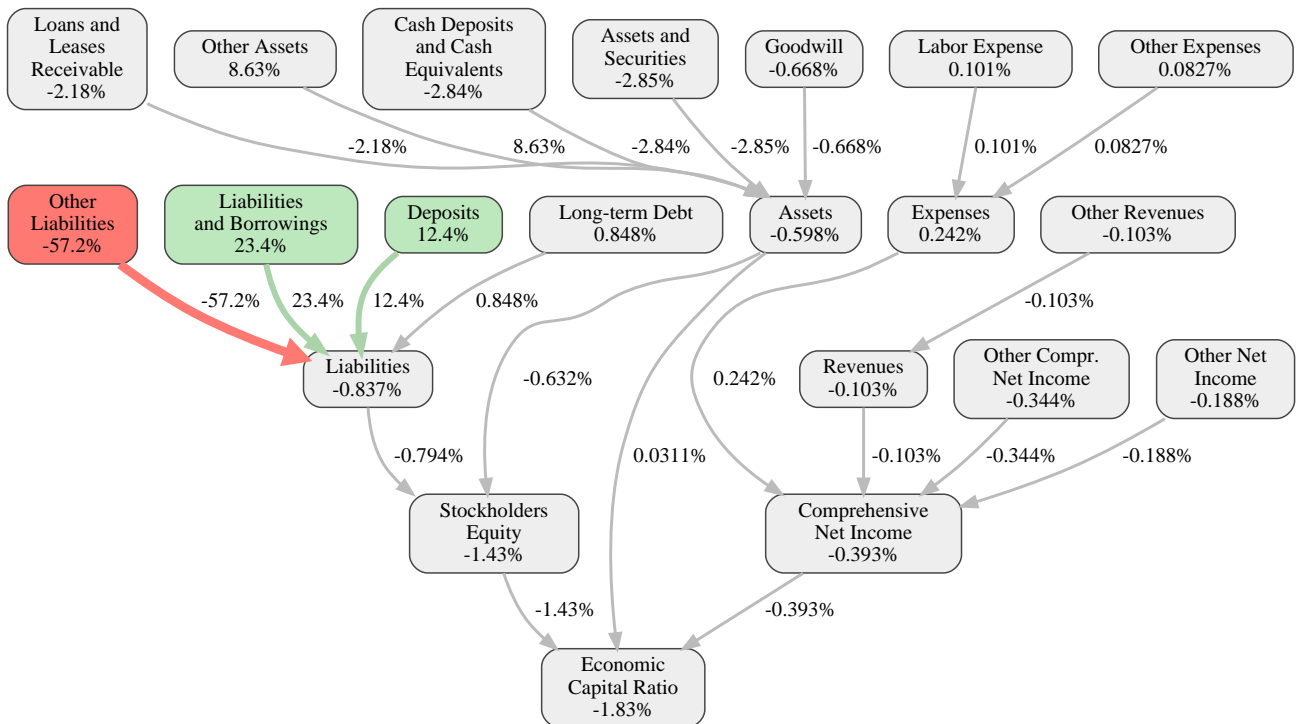




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The relative strengths and weaknesses of BAR Harbor Bankshares are analyzed with respect to the market average, including all of its competitors. We analyzed all variables having an effect on the Economic Capital Ratio.

The greatest strength of BAR Harbor Bankshares compared to the market average is the variable Liabilities and Borrowings, increasing the Economic Capital Ratio by 23% points. The greatest weakness of BAR Harbor Bankshares is the variable Other Liabilities, reducing the Economic Capital Ratio by 57% points.

The company's Economic Capital Ratio, given in the ranking table, is 7.7%, being 1.8% points below the market average of 9.5%.

Input Variable	Value in 1000 USD
Assets and Securities	21,274
Cash Deposits and Cash Equivalents	8,439
Deposits	1,050,300
Fees	0
Goodwill	4,935
IT and Equipment Expense	0
Labor Expense	0
Liabilities and Borrowings	11,713
Loans and Leases Receivable	1,118,645
Long-term Debt	0
Occupancy	0
Other Assets	578,637
Other Compr. Net Income	-7,955
Other Expenses	5,876
Other Liabilities	536,596
Other Net Income	20,809
Other Noninterest Expense	0
Other Revenues	0
Property, Plant and Equipment	23,419

Output Variable	Value in 1000 USD
Liabilities	1,598,609
Assets	1,755,349
Expenses	5,876
Revenues	0
Stockholders Equity	156,740
Net Income	14,933
Comprehensive Net Income	6,978
Economic Capital Ratio	7.7%